

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

53705

Morton & Craig LLC

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Attorney for AmeriCredit Financial Services, Inc. dba

GM Financial



Order Filed on June 23, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No. 22-18083

In Re:

James Alfred Ross, 2<sup>nd</sup>

Kendra L. Shafer-Ross

Judge: (CMG)

**ORDER FOR SECURED AMOUNT TO BE PAID THROUGH  
DEBTOR'S CHAPTER 13 PLAN AND ADEQUATE PROTECTION PAYMENTS**

The relief set forth on pages number two (2) through three (3) is hereby **ORDERED**.

**DATED: June 23, 2023**

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtor: James and Kendra Ross / 53705

Case No: 22-18083

Caption of Order: Order for secured amount to be paid through debtor's chapter 13 plan and adequate protection payments

This matter having brought before this Court on a Motion for Stay Relief filed by William E. Craig, Esq., attorney for AmeriCredit Financial Services, Inc. dba GM Financial with the appearance of Cory F. Woerner, Esquire on behalf of the debtors, and this Order having been filed with the Court and served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That AmeriCredit Financial Services, Inc. dba GM Financial ("GM Financial") is the holder of a first purchase money security interest encumbering a 2015 Chevrolet Silverado 1500 bearing vehicle identification number 1GCVKREC7FZ229030.**
- 2. That the secured amount that GM Financial shall be paid through the debtor's plan shall be \$30,815.46. This amount is reached using the net loan balance of \$24,624.13, amortized at 10% over 49 months, plus interest and late charges totaling \$721.62.**

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- 3. That the Chapter 13 Trustee is hereby directed to make monthly adequate protection payments to GM Financial in the amount of \$309.00. Adequate protection payments to GM Financial shall be made monthly up to and after confirmation, until all counsel fees have been paid and regular distributions begin to be made to GM Financial. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to GM Financial until the remaining counsel fees have been paid. The debtor shall receive a credit for all adequate protection payments made against the total amount to be received by GM Financial through the plan.**
- 4. That GM Financial shall retain its lien on the vehicle until it has been paid in full through the plan and the debtor completes the plan and receives a discharge. Title shall be turned over within 30 days of discharge.**